



NOTES:

Enumerated Consumer Laws: AMTPA; Consumer Leasing Act; Electronic Fund Transfer Act (but not Interchange); Equal Credit Opportunity Act; Fair Credit Billing Act; Fair Credit Reporting Act (certain exceptions); Home Owners Protection Act; Fair Debt Collection Practices Act; Certain sections of FDIA; Certain sections of Gramm-Leach-Bliley; HMDA; HOEPA; RESPA; SAFE Act; TILA; Truth in Savings Act; Section 626 of Omnibus Appropriations Act of 2009; Interstate Land Sales Full Disclosure Act

States' Enforcement Authority: Generally, (i) States' AGs may bring civil action in district court to enforce provisions of Title X or its regulations and to secure remedies; (ii) States' regulators may bring civil action or proceeding to enforce provisions of Title X or its regulations wrt entities that are State-chartered, incorporated, licensed or otherwise authorized to do business under State law and to secure remedies. However, States are prohibited from bringing action against national bank or federal savings associations with regard to enforcing Title X (but not its regulations).